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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
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| 09/928,354 | 08/14/2001 | Junji Seki | 1095. 1193 | 6426 |

21171 7590 04/21/2006

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| EXAMINER |
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NGUYEN, NGA B

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| ART UNIT | PAPER NUMBER |
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3628

DATE MAILED: 04/21/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/928,354

Applicant(s)

SEKI ET AL.

Examiner

Nga B. Nguyen

Art Unit

3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 14 August 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-21 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-21 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☒ All b) ☐ Some * c) ☐ None of:
1. ☒ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

1. This Office Action is the answer to the communication filed on August 14, 2001, which paper has been placed of record in the file.
2. Claims 1-21 are pending in this application.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-21 are rejected under 35 U.S.C. 103(a) as being unpatentable over Sivula, U.S. Patent No. 6,907,239.

Regarding to claim 1, Sivula discloses a method executed by a computer to support service site operations for offering paid services to customers, comprising the steps of:

providing, via a network, information about paid services to a customer who has signed up for membership with payment of a predetermined fee (column 6, lines 17-30, a list of services are presented on a www page of a server of the service provider);

at a terminal of the customer which is connected to the computer via the network, receiving an order for one of the paid services (column 6, lines 25-40, the user may access the server with a personal computer connected to the Internet to request for a service);

evaluating creditworthiness of the customer, based on the amount of the predetermined fee that has been paid by the customer (column 8, lines 28-40, the prepayment server verifies the validity of the authentication key and whether the value associated to the authentication key is sufficient to the price of the requested service);

determining how much on-behalf payment can be offered to the customer in payment for the paid service that the customer has ordered (column 8, lines 35-40, if the authentication key is valid and corresponds to a monetary value at least equal to the price, then the server permits the delivery of the service requested and reduces the monetary value corresponding to the authentication key).

Sivula does not disclose notifying the terminal of the determined amount of the on-behalf payment. However, notifying the terminal of the determined amount of the on-behalf payment is well known in the art. For example, when a user places a purchaser order for goods or service over the Internet, when the user performs check out, the total amount of goods or services requested in the purchaser order often displays on the user computer. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to modify Sivula's to incorporate for the purpose of notifying the user the total amount of service requested.

Regarding to claim 2, Sivula discloses paying, on behalf of the customer, the determined amount of money to a provider of the paid service that has been ordered (column 7, lines 10-25).

Regarding to claims 3-5, Sivula does not disclose wherein the customer is a purchaser of an insurance product, the paid services include travel packages, the paid

services include license acquisition courses. However, purchasing an insurance product, travel packages, license acquisition courses is well known in the art. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to modify Sivula's to adopt the teaching of Sivula's by applying the teaching of Sivula's for purchasing an insurance product, travel packages, license acquisition courses, for the purpose of allowing a service provider to make a plurality of different services available to the users against prepayment, thus the user can freely select among services offered.

Regarding to claims 6, 9, and 10, Sivula does not disclose making the customer promote sales of travel products to other members; and paying a commission to the customer when the customer receives an order for one of the travel products. However, referring the promote sales of products to other member and get paid a commission is well known in the art. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to modify Sivula's to adopt the well known features above, for the purpose of maximizing the profit for the service provider.

Regarding to claim 7, Sivula does not disclose wherein said step of making the customer promote the sales is executed only the customer has a sales agent license for a predetermined set of insurance products. However, promoting the sales for a predetermined set of insurance products only for the customer having license is well known in the art. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to modify Sivula's to adopt the well known

features above, for the purpose of ensuring the sales for a predetermined set of insurance products for the customer having license.

Regarding to claim 8, Sivula further discloses compiling an information entry page which is customized according to the sales agent license that the customer owns; and sending data of the customized information entry page to the terminal (column 6, lines 17-45).

Claim 11 contain similar limitations found in claim 1 above, therefore, is rejected by the same rationale.

Claims 12-16 are written in means that contain similar limitations found in claims 1, 2-6 above, therefore, are rejected by the same rationale.

Claim 17 contain similar limitations found in claim 1 above, therefore, is rejected by the same rationale.

Claims 18-19 are written in program product that contain similar limitations found in claims 1, 11 above, therefore, are rejected by the same rationale.

Claims 20-21 are written in computer-readable storage medium that contain similar limitations found in claims 1, 11 above, therefore, are rejected by the same rationale.

Conclusion

5. Claims **1-21** are rejected.

6. The prior arts made of record and not relied upon is considered pertinent to applicant's disclosure:

Risafi et al (US 6,473,500) disclose system and method for using a prepaid card.

Cohen et al (US 6,505,171) disclose a system and method for handling purchasing transactions over a computer network using pre-paid cards as the medium of exchange between a purchaser and a merchant.

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Thursday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, can be reached on (571) 272-6799.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

8. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
C/o Technology Center 3600
Washington, DC 20231

Or faxed to:

(571) 273-8300 (for formal communication intended for entry),

or

(571) 273-0325 (for informal or draft communication, please label "PROPOSED" or "DRAFT").

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Hand-delivered responses should be brought to Knox building, 501 Dulany
Street, Alexandria, VA, First Floor (Receptionist).

A handwritten signature in cursive script that reads "Nga Nguyen".

NGA NGUYEN
PRIMARY EXAMINER

March 15, 2006